

EXHIBIT X

| Bus Unit | Product Type | Seller and Seller # | CLD Approved Form# and Revision Date | Seller Form# and Revision Date | Differences | Final Decision |
|----------|--|--------------------------------------|---|---|---|---|
| Equity | CES | Freedom Mortgage Corp. (1478) | Form 650 Balloon Addendum. Form 651 Balloon Rider. | FE-4105. Balloon Note. | 11/30 - No material difference. | 11/30 - Approved. |
| Equity | CES 30 | Maverick Residential Mortgage (9697) | FE-4233(TX) (9712) | FNMA 3200 (01/01) | Loan Charges clause. First Lien Note (no certification issues as per Kathy Cheills. | 11/8 - Note form Approved. |
| Prime | ARM 5/6 10 - 6m LIB | Savi Ranch Financial, Inc (9491) | FNMA 3520 w Interest Only Addendum FE3502 (0602) | Form HO281MU 05/04 Greenpoint Mortgage Funding, w/ addendum & Rider | 11/7 - 1st business day vs. 45 days. | 11/07 - Approved. |
| Prime | PayOption 1m MTA ARM | Soma Financial (9187) | FE-5312 (05/11) | BSR4004 4004 10/06/05 | 11/6 - No Material Difference. | 11/06 - Approved. |
| Equity | CES I/O | Nations First Lending, Inc. (9176) | FE-5641 (0605) | Form 3905 with I/O Addendum | 10/26 - No material Differences. | 10/26 - Approved. |
| Prime | Payment Advantage program Bear 5/1 - EMC doc | Nations First Lending, Inc. (9176) | N/A | 5 Year Option Arm Note - Multistate - BSR 4008 MTA - Libor 6 Month Index 05/09/06 | This is the only EMC doc that has been approved for use under the Payment Advantage program | 10/26 - Approved. The day the loans fund, an email must be sent to Document Administration with a list of loan numbers requesting the loans be moved under LPID 1161. |
| Prime | Payoption 1m MTA ARM w/3y Hard PP | True Lending Company, LLC (8894) | AHM-2032N (VA) 01/01/06 | FE-5312 (05/11) | 10/25 - 1 year Assumability and - Rate cap increase up to 5% after assumption. | 10/25 - Approved. As per Nicoline |
| Prime | Payment Advantage program Bear 5/1 - EMC doc | n/a | n/a | 5 Year Option Arm Note - Multistate - BSR 4008 MTA - Libor 6 Month Index 05/09/06 | This is the only EMC doc that has been approved for use under the Payment Advantage program | 10/19 - Approved. The day the loans fund, an email must be sent to Document Administration with a list of loan numbers requesting the loans be moved under LPID 1161. |
| Equity | CES (TX Plain Docs.) | Willow Bend Mortgage (8574) | FE-3199 (0409) | TEST011282K - ntpfianlang2nd.IX - Rev. 05/08/2006 | After maturity interest is included. - Dishonoured Check fee not in compliant. - Property Insurance section does not address what amount insurance should be nor does it state flood insurance may be required. - ok - Prior Agreement section not in bold face. | 10/24 - Approved |
| Equity | HELOC | PMC Bancorp (7362) | FE-3130(WA) (0606) | HCR# 23581.11 CA (5/05) | 10/10 - Seller's Late 10% vs. 2% and Annual fees \$75 vs. \$20. not in line with the CLD's. | 10/10 - Approved as long as the loan are priced correctly and all fees and charges are disclosed. Please contact pricing since the seller late fees are less than what we service to. |

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|--------|-------|--------------------|--------------------|--|--|
| Equity | HELOC | FE-3130(WA) (0606) | USHEAG.TWG 5/17/06 | <p>10/10 - Late fees 10% vs. 6%.</p> <p>- Annual fee not disclosed.</p> <p>- (1) CLD- Loans:</p> <p>- 2) Making Loans.</p> <p>- 9) Property Security.</p> <p>- 15) My payment Obligation:</p> <p>- 19) Other Provision. A. third Parties. E. Application of Payment. F. Failure to Perform. G. Waiver of Jury Trial. J. Meaning of Words.</p> <p>- Seller Doc:</p> <p>- 7) Minimum Payment Calculation:</p> <p>...Minimum payment will equal 1/12th of your unpaid Account Balance...</p> <p>- 12 Refunds of Fees, Charges, and Cost.</p> <p>- 16. Other Provision: A) "You may not use checks, or otherwise use Advances, to make payment on your Account."</p> | <p>10/10 - Approved. As long as the loan are priced correctly and all fees and charges are disclosed. Please contact pricing since the seller late fees are less than what we service to.</p> |
| Equity | HELOC | PMC Bancorp (7362) | FE-3130(WA) (0606) | 8480610 Indymac 2000(CA) 03/06 | <p>10/10 - late fee is 10% vs. Seller Doc 5%.</p> <p>- CLD Doc Termination fee (Not Permitted), vs. Seller Doc: \$500.</p> <p>Section 4 "Requesting a Loan" All borrower are guaranteed an Access card vs. receiving access card is subject to approval.</p> <p>Section 7 "Monthly Payment" Allow for a different way of calculating the monthly payment during both the draw and repay period.</p> <p>Section 7 "Final Payment" Allows for a balloon payment.</p> <p>Section 12 "Cost of Collection" States that costs associated with legal proceedings to collect or enforce this debt may not exceed \$50.</p> <p>Section 13 "Due on Sale" States that debt may be due immediately at the creation of a contract of sale of the property.</p> <p>Section 18 "Applicable Law" Loans are regulated by the Office Thrift Supervision.</p> |

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|--------|-------|--------------------|--------------------|------------------------|--|--|
| Equity | HELOC | PMC Bancorp (7362) | FE-3130(NY) (0606) | HC# 23581.11 CA (5/05) | 10/10 - Seller's Late 5% or \$5 vs. 2% and Annual fees \$75 vs. \$20. not in line with the CLD's. | 10/10 - Approved as long as the loan are priced correctly and all fees and charges are disclosed. Please contact pricing since the seller late fees are less than what we service to. |
| Equity | HELOC | PMC Bancorp (7362) | FE-3130(NY) (0606) | USHEAG.TWG 5/17/06 | <p>10/10 - Late fees 5% or \$5 whenever is greater vs. 6%.</p> <p>- Annual fee not disclosed.</p> <p>- (1) CLD- Loans:</p> <p>- (2) Making Loans:</p> <p>- (9) Property Security:</p> <p>- (15) My payment Obligation:</p> <p>- (19) Other Provision. A. third Parties. E. Application of Payment. F. Failure to Perform. G. Waiver of Jury Trial. J. Meaning of Words.</p> <p>- Seller Doc:</p> <p>- (7) Minimum Payment Calculation:</p> <p>...Minimum payment will equal 1/12th of your unpaid Account Balance. "</p> <p>- (12) Refunds of Fees, Charges, and Cost.</p> <p>- (16) Other Provision: A) "you may not use checks, or otherwise use Advances, to make payment on your Account."</p> | 10/10 - Approved. As long as the loan are priced correctly and all fees and charges are disclosed. Please contact pricing since the seller late fees are less than what we service to. |

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| Equity | HELOC | PMC Bancorp (7362) | FE-3130(NV) (0606) | 8480610 Indymac 2000(CA) 03/06 | <p>10/10 - late fee is 5% or \$5 (Whichever is greater) vs. Seller Doc 5% - CLD Doc Termination fee of \$350. vs. Seller Doc: \$500.</p> <p>Section 4 "Requesting a Loan" All borrower are guaranteed an Access card vs. receiving access card is subject to approval.</p> <p>Section 7 "Monthly Payment" Allow for a different way of calculating the monthly payment during both the draw and repay period.</p> <p>Section 7 "Final Payment" Allows for a balloon payment.</p> <p>Section 12 "Cost of Collection" States that costs associated with legal proceedings to collect or enforce this debt may not exceed \$50.</p> <p>Section 13 "Due on Sale" States that debt may be due immediately at the creation of a contract of sale of the property.</p> <p>Section 18 "Applicable Law" Loans are regulated by the Office Thrift Supervision.</p> | 10/10 - Approved as long as the loan are priced correctly and all fees and chargers are disclosed. Please contact pricing since the seller late fees are less than what we service to. |
| Equity | HELOC | PMC Bancorp (7362) | FE-3130(CA) (0606) | HC# 23581.11 CA (5/05) | <p>10/6 - Seller's Late and Annual fees not in line with the CLD's.</p> | 10/6 - Approved as long as the loan are priced correctly and all fees and chargers are disclosed. Please contact pricing since the seller late fees are less than what we service to. |

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|--------|-------|--------------------|--------------------------------|---|--|
| Equity | HELOC | FE-3130(CA) (0606) | USHEAG.TWG 5/17/06 | <p>10/6 - (1) CLD - Loans:</p> <ul style="list-style-type: none"> -2) Making Loans; -9) Property Security; -15) My payment Obligation; - 19) Other Provision. A. third Parties. E. Application of Payment. F. Failure to Perform. G. Waiver of Jury Trial. J. Meaning of Words. - Seller Doc: - 7) Minimum Payment Calculation: "...Minimum payment will equal 1/120th of your unpaid Account Balance..." - 12 Refunds of Fees, Charges, and Cost. - 16. Other Provision: A) "You may not use checks, or otherwise use Advances, to make payment on your Account." | <p>10/6 - Approved. As long as the loan are priced correctly and all fees and charges are disclosed. Please contact pricing since the seller late fees are less than what we service to.</p> |
| Equity | HELOC | FE-3130(CA) (0606) | 8480610 Indymac 2000(CA) 03/06 | <p>10/6 - late fee is 5% or \$5 (Whichever is greater) vs. Seller Doc 5% - CLD Doc Termination fee of \$350. vs. Seller Doc: \$500.</p> <p>Section 4 Requesting a Loan" All borrower are guaranteed an Access card vs. receiving access card is subject to approval.</p> <p>Section 7 "Monthly Payment" Allow for a different way of calculating the monthly payment during both the draw and repay period.</p> <p>Section 7 "Final Payment" Allows for a balloon payment.</p> <p>Section 12 "Cost of Collection" States that costs associated with legal proceedings to collect or enforce this debt may not exceed \$50.</p> <p>Section 13 "Due on Sale" States that debt may be due immediately at the creation of a contract of sale of the property.</p> <p>Section 18 "Applicable Law" Loans are regulated by the Office Thrift Supervision.</p> | <p>10/6 - Approved as long as the loan are priced correctly and all fees and charges are disclosed. Please contact pricing since the seller late fees are less than what we service to.</p> |

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|----------|---------------------------|--|---|--|--|---|
| Prime | Buydown Agreement | Syracuse Securities (4048) | 2C045US (05/09)(d) | N/A | 9/28 - Seller Exhibit A (Payment Schedule Table) is not fill out. | 9/28 - Approved. Seller must complete Buydown Payment Schedule before the form can be used. |
| Equity | HELOC | DLJ DOCS- Doc Magic | FE-3130 (0606) | Doc Magic form - USHEAG.DLJ (05/17/06) AND USHEAG.DLJ (12/05/05) | Termination, Annual fees not listed. Set off listed Late, Return check fees not in compliance. | 9/5 - Approved. |
| Prime | | Expanded Criteria 5/1 w/10 10 - 1y LIB | FE-4265 (0603) | Form 3535 0605 | 9/28 - No Material Differences. | 9/28 - Approved |
| Equity | | CES 30/15 | FE-4133(GA) (02/10) | Form 3911 GA Amended 7/02 | 9/25 - No Material differences. | 9/22 - Approved |
| Equity | | CES 30 | FE-4160(MA) (0110) | Form 3922 (MA) (0206) | 9/22 - No Material Difference | 9/22 - Approved |
| Equity | | CES 30 | FE-4160(MA) (0110) | Form 3922 (MA) (0206) | 9/22 - No Material Difference | 9/22 - Approved |
| Prime | | MultiState PayOption Note | PayOption ARM Note - MTA Index FE -5312 (0511) Multistate Version | Indymac Pay Option - Multistate 12 MAT Adjustable Rate Note Form 3003 Revision Date 8/05 | Please keep in mind - For all of our State-Specific Notes (Alaska, Florida, Louisiana, New Hampshire, Vermont, Virginia, West Virginia and Wisconsin) the required State-Specific Guidelines must be included into the approved IndyMac PayOption Note | 9/13 - Approved -Email sent to Ops 9/13 by Nicoline |
| Equity | CES I/O | Universal Mortgage Corp #3164 | FE-5725(W) (0605) | FNMA 3271.5 (1/01) (WI) | 9/20 - No Material difference. | 9/20 - Approved |
| Prime | Non Con 30 | DHI Mortgage (#2094) | FNMA 3200 (0101) VMP-374R (0501).02 | FNMA 3200 (0101) VMP-374R (0501).02 | 9/11 - No Material difference. | 9/11 - Approved |
| Equity | HELOC | Deep Green (1022) | FE-3130 (ND) (0606) | CSI (1995-2002) | 8/21 - No Termination fee listed. Set off listed Late, Return check fees not in compliance. | 8/21 - No Termination fee listed. Set off listed Late, Return check fees not in compliance. |
| | | | | | - Disclosure above the signature is not listed in the seller's docs. | 9/8 - Approved. |
| Subprime | Subprime ARM 2yr 6m LIBOR | American Mortgage Specialists (9940) | FNMA 3520 (01/01) | FHLMC 5520 (03/04) | 9/8 - No Material Differences. | 9/8 - Approved. |
| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(WA) (0606) | 15528L WA Heloc Combined 03/06 | 9/6 - Termination fee not allowed - Late fee not in compliance. - No Fee Addendum Attached. (All HELLOC Agreement must disclose and detail all charges.) | 9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable). |
| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(WA) (0606) | 15527L VA Heloc Combined 03/06 | 9/5 - Termination & Annual not allowed. - No Fee Addendum Attached. (All HELLOC Agreement must disclose and detail all charges.) | 9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable). |

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| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(UT) (0606) | 15526L UT Heloc Combined 03/06 | 9/5 - Termination fee not listed. -Late fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.) | 9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable). |
| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(OR) (0606) | 15526L OR Heloc Combined 03/06 | 9/5 - Late & Return item fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.) | 9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable). |
| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(OK) (0606) | 15524L OK Heloc Combined 03/06 | 9/5 - Late & Return item fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.) | 9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable). |
| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(OH) (0606) | 15523L OH Heloc Combined 03/06 | 9/5 - Termination fee not listed. - Annual Late & Return item fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.) | 9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable). |
| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(NY) (0606) | 15522L NY Heloc Combined 03/06 | 9/5 - Termination fee not listed. - Late fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.) | 9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable). |
| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(MO) (0606) | 15521L MO Heloc Combined 03/06 | 9/5 - Termination fee not listed. - Annual fee not allowed. - Late fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.) | 9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable). |
| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(MI) (0606) | 15520L MI Heloc Combined 03/06 | 9/5 - Termination fee not listed. - Late & Return item fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.) | 9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable). |
| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(MD) (0606) | 15516L MD Heloc Combined 03/06 | 9/5 - Annual fee not allowed. - Late fee not in compliant. - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.) | 9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable). |
| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(CT) (0606) | 15516L CT Heloc Combined 03/06 | 9/5 - Termination, fees not listed. Late fee not in compliant - No Fee Addendum Attached. (All HELOC Agreement must disclose and detail all charges.) | 9/6 - Approved. As long the seller disclose all fee and charges (See Fee Addendum is not acceptable). |

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| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(CO) (0606) | 15515L CO Heloc Combined 03/06 | 9/5 - Late & Return item fee not in compliant - No Fee Addendum Attached. (All HELLOC Agreement must disclose and detail all charges.) |
| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(ID) (0606) | 15518L ID Heloc Combined 03/06 | 9/5 - Termination, fees not listed. Late & Return item fee not in compliant - No Fee Addendum Attached. (All HELLOC Agreement must disclose and detail all charges.) |
| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(AZ) (0606) | 15514L AZ Heloc Combined 03/06 | 9/5 - Termination, fees not listed. Late fee not in compliant - No Fee Addendum Attached. (All HELLOC Agreement must disclose and detail all charges.) |
| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130(CA) (0606) | 15513L CA Heloc Combined 03/06 | 9/5 - Termination, fees not listed. Late fee not in compliant - No Fee Addendum Attached. (All HELLOC Agreement must disclose and detail all charges.) |
| Equity | HELOC | Silverstate Financial Services (6364) | FE-3130(NV) (0606) | Doc Magic form - USHEAG.DLJ (05/17/06) | 9/5 - Termination, Annual fees not listed. Set off listed Late, Return check fees not in compliance. |
| Equity | CES Texas Plain Language | Everett Financial, Inc (9345) | FE-3199 (0409) FE-3197 (0412) | TX Non-std Purch. Money Note (Rev.06/05) TX Non-std Purch. Money Security with MERS (Rev.09/05) | 8/30 - CLD Docs states: Security, Late charge, Repayment and Additional Information. Vs seller's docs do not state. Seller's Late charge 15 days vs. 10 days. ok. Seller's Doc section 3 After Maturity Interest vs. CLD doc do not state. |
| Equity | CES Renewal & Extension exhibit. | HomeLoan USA Corporation (9752) | FE-3195 (0411) TX | N/A | 8/29 - Seller Doc do not state the Renewal & extension is not to refinance debt as defined by section 50(a)(6) or 50(a)(7), Article XVI, of the Texas constitution. |
| Prime | NonConf ARM 10y IntOnly w/6m LIB | Integrated Mortgage Corp (11154) | FE-4267 (0111) | L06ARM-IO 10/01/05 | 8/29 - No Material Differences. |
| | | | | | 9/1 - Approved. LPID 893 must be used. (Ops to email us a spreadsheet the day the loan funds with the loan number and the correct LPID). |

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| Equity | HELOC | Lender Direct Capital Corp. (1130) | FFE-3130(FL) (0606) | Indymac 2000(FI) 03/06 (8480613) (0603) | 8/31 - Approved. Based on the email form Juergen Rinnett on the 8/24/2006 7:02 am. |
| | | | | <p>8/29 - CLD late fee is 5% or \$5 (Whichever is greater) vs. Seller Doc 5% - CLD Doc Termination fee of \$350.</p> <p>Section 4 "Requesting a Loan" All borrowers are guaranteed an Access card vs. receiving access card is subject to approval.</p> <p>Section 7 "Monthly Payment" Allow for a different way of calculating the monthly payment during both the draw and repay period.</p> <p>Section 7 "Final Payment" Allows for a balloon payment.</p> <p>Section 12 "Cost of Collection" States that costs associated with legal proceedings to collect or enforce this debt may not exceed \$50.</p> <p>Section 13 "Due on Sale" States that debt may be due immediately at the creation of a contract of sale of the property.</p> <p>Section 18 "Applicable Law" Loans are regulated by the Office Thrift Supervision.</p> | |
| Equity | CES | CTX Mortgage Company LLC (3421) | FE-4112(AZ) (0210) FE-4118(CO) (0210) FE-5641(CA) (0605) 0/104/04 | Form 3903 AZ (0205) Form 3906 CO (0204) I/O Add. To Fixed Rate Note (CA) | 8/31 - No Material Differences. |
| Equity | HELOC | Deep Green (10221) | FFE-3130 (MT) (0606) | CS1 (1995-2002) | 8/21 - Set off listed Late, Return check fees not in compliance. |
| Equity | HELOC | Deep Green (10221) | FE-3130 (MS) (0606) | CS1 (1995-2002) | 8/21 - No termination fee Set off listed Late, Return check fees not in compliance. |
| Equity | HELOC | Deep Green (10221) | FFE-3130 (MO) (0606) | CS1 (1995-2002) | 8/21 - No termination fee Set off listed Return check fees not in compliance. |
| Equity | HELOC | Deep Green (10221) | FE-3130 (MN) (0606) | CS1 (1995-2002) | 8/18 - Set off listed Late, Return check fees not in compliance. |
| Equity | HELOC | Deep Green (10221) | FE-3130 (ME) (0606) | CS1 (1995-2002) | 8/18 - Set off listed Late, Return check fees not in compliance. |
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| Equity | HELOC | Deep Green (10221) | FE-3130 (MD) (0606) | CS1 (1995-2002) | 8/17 - Set off listed Late fee check fees not in compliance. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (MA) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed Late, Return fees check fees not in compliance. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (LA) (0606) | CS1 (1995-2002) | 8/16 - Set off listed Late, Return check fees not in compliance. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (KY) (0606) | CS1 (1995-2002) | 8/16 - Set off listed Late, Return check fees not in compliance. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (KS) (0606) 1st Lien | CS1 (1995-2002) | 8/16 - No termination fee Set off listed Termination not permitted.) | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (KS) (0606) 2nd Lien | CS1 (1995-2002) | 8/16 - No termination fee Set off listed Return check fees not in compliance. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (IN) (0607) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed Late Fee, Return check fees not in compliance. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (IL) (0606) | CS1 (1995-2002) | 8/15 - Return item Fee Not in compliance. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (ID) (0606) | CS1 (1995-2002) | 8/15 - Set off listed Set off listed | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (IA) (0606) | CS1 (1995-2002) | 8/15 - No Termination fee. Set off listed | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | >\$25,000 FE-3160 (IA) (0606) | CS1 (1995-2002) | 8/14 - Set off listed Return check fees for loan > \$25,000 not in compliance. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (GA) (0606) | CS1 (1995-2002) | 8/14 - Set off listed NSF Fee not in compliance. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (FL) (0606) | CS1 (1995-2002) | 8/11 - No termination fee Set off listed Late Fee, Return check fees not in compliance. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (CT) (0606) | CS1 (1995-2002) | 8/11 - No termination fee Set off listed Late Fee, Return check fees not in compliance. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (DE) (0606) | CS1 (1995-2002) | 8/11 - Set off listed Late Fee, Return check fees not in compliance. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (DC) (0606) | CS1 (1995-2002) | 8/11 - No termination fee Set off listed. Return check fees not in compliance. | 8/29 - Approved |

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| Equity | HELOC | Deep Green (10221) | FE-3130 (CO) (0606) | CS1 (1995-2002) | 8/11 - Set off listed Return check fees not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (CA) (0606) | CS1 (1995-2002) | 8/11 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (AZ) (0606) | CS1 (1995-2002) | 8/11 - No termination fee Set off listed Late fee, return check fees not in compliance. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | N/A (Arkansa) | CS1 (1995-2002) | 8/11 - We do not currently offer this loan program in the state of Arkansas. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (WY) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed NSF Fee not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (WV) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (WA) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (VT) (0606) | CS1 (1995-2002) | 8/16 - Set off listed Late fee not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (VA) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (UT) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (TN) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (SD) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (SC) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance | 8/29 - Approved |

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| Equity | HELOC | Deep Green (10221) | FE-3130 (RI) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (PA) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (OR) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed NSF Fee not in compliance Notice to Borrower required with term. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (NM) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (NY) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (NJ) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed NSF Fee not in compliance Late fee not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (ND) (0606) | CS1 (1995-2002) | 8/15 - No termination fee Set off listed Late charge not in compliance NSF Fee not in compliance Does not have bold type disclosure at end of agreement | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (NE) (0606) | CS1 (1995-2002) | 8/15 - No termination fee NSF Fee not in compliance Late charge, not in compliance Set Off | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (NH) (0606) | CS1 (1995-2002) | 8/15 - No termination fee NSF Fee not in compliance Late charge, not in compliance Set off | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (OH) (0606) | CS1 (1995-2002) | 8/14 - No termination fee Set off listed Late charge, not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (OK) (0606) | CS1 (1995-2002) | 8/14 - Set off listed NSF Fee not in compliance Late charge, not in compliance. | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (NC) (0606) | CS1 (1995-2002) | 8/14 - No termination fee Set off listed Late charge, return check fees not in compliance | 8/29 - Approved |
| Equity | HELOC | Deep Green (10221) | FE-3130 (CA) (0606) | CS1 (1995-2002) | 8/16 - No termination fee Set off listed NSF Fee not in compliance. Late fee not in compliance. | 8/29 - Approved |

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| Equity | HELOC | Deep Green (10221) | FE-3130 (AL) (0606) | CS1 (1995-2002) | 8/11 - No termination fee Set off listed Late charge not in compliance | 8/29 - Approved |
| Prime | Seepciaty ARM | Irwin Mortgage Corporation (1734) | FE-5751(VA) (0606) FE-5751(SC) (0606) FE-5753(MS) (0606) FE-5751(MO) (0606) FE-5751(KY) (0606) FE-5751(AR) (0606) FE-5762(LA) (0606). | 603B1 - VA 11/16/01 FE-603B2 - VA 11/15/99 603B3 - VA 11/15/99 603B3 SC Multi state 01-01 FE-603B1 - SC 02/06/04 603B2 SC 03/06/04 603B3 SC 03/06/04 FE-603B1- MS 6/26/03 603B3 Multi State 11/15/99 FE-603B1- MO 3/15/04 603B3 Multi State 11/15/99 FE-603B1- KY 6/26/03 603B3 Multi State 11/15/99 FE-603B2 11/15/99 FE-603B1-LA 6/26/03 603B3 Multi State 11/15/99 FE-603B2 11/15/99 Multi State PPP Rider | 8/28 - (VA): Not Material Difference 8/28 - (SC): Not Material Difference 8/28 - (MS): Not Material Difference. 8/28 - (MO): No Material Difference. 8/28 - (KY): No Material Difference. 8/22 - (AR): No Material Difference. 8/25 - (LA): No Material Difference. | 8/28 - (VA): Approved 8/28 - (SC): Approved 8/28 - (MS): Approved. 8/28 - (MO): Approved. 8/28 - (KY): Approved. 8/22 - (AR): Approved. 8/25 - (LA): Approved. |
| Equity | HELOC | Virtual Bank (Lydian Private Bank) (7518) | FE-3130(VA) (0606) | N/A | 8/23 - Seller's Attorney fee is 10% of the principal sum due or .. - NSF fee \$25.00, Over limit fee \$25.00, Stop Payment fee \$25.00. - Seller Docs "states Additional waivers vs. CLD do not state.) - Seller Docs "states Agreement to Arbitrate vs. CLD do not state.) | 8/24 - Approved as per Jessica. Please contact the Lender Eval to turn on the seller for the is loan program in the state of VA. LPID 748. |
| Equity | CES | Wells Fargo Home Mfg (5339) | FE-4203(NV) (0210) FE-4201NV (0303) | Form 3929 -VMP 75(NV) (9603) Form 3829 - Amended 9/93 -VMP - 75(NV) (9805) | 8/21 - NOTE: No material Difference. - Deed of Trust: No Material difference. | 8/24 - Approved |
| Equity | CES | Ryland Mortgage CO. (2634) | FE-4351(TX) (0401) | Modified form 3844A Revised 7/03 | 8/22 - Seller's Docs do not include the Notice of Confidentiality Rights. | 8/24 - Approved |

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| Equity | HELOC | HomeBanc Mortgage Corp. (4258) | FE-3130(GA) (0606) FE-3130(NC) (0606) | C901(GA) (0312) RFC-OCPH-ZNC 12/20/96 | <p>8/24 - (GA) Commission: The seller's states that you will earn commission or fees.</p> <ul style="list-style-type: none"> - Max Ceiling is 18% vs. Seller Max is 24% - Seller docs - Seller docs state "you may be liable for unauthorized uses of m credit card and you liability will not exceed \$50 vs. CLD docs states I will not be liable for the unauthorized used of my credit card. - * SEE HUD 1 is not Acceptable (All HELOC Agreement must disclose and detail all charges.) - Seller's Attorney fee is 15% of the principal and finance charge due. <p>8/22 - (NC) - Seller docs state "you may be liable for unauthorized use of m credit card and you liability will not exceed \$50 vs. CLD docs states I will not be liable for the unauthorized used of my credit card.</p> <ul style="list-style-type: none"> - State Usury Ceiling not in the CLD docs. - * SEE HUD 1 is not Acceptable (All HELOC Agreement must disclose and detail all charges.) - Seller do not include Waiver and Consent section in their agreement. |
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| Equity | HELOC | First Indiana (#1289) | FE-3130(IN) (0601) | ELF-1239010 (0310) | 8/18 - First Indiana wants to deliver 10/10 HELOC in IN. -Late Charge - CLD \$15.00 vs. Seller \$16. -Termination Fee - CLD \$350 vs. Seller \$300 if paid within 2 years. -Return Item Fee - CLD \$15.00 vs. Seller \$32.00. -Seller charges a \$50 fee if account balance is zero for twelve consecutive billing cycles. -Principal Reduction - Seller's doc stipulates that "During the draw period the minimum payment may not fully repay -Set-off included in the Note. -The billing rights states that the borrower must notify the lender 3 business days prior to an automatic payment to stop the auto pay. -Seller's form does not break down Finance Charges/Other Finance Charges. | 1 |
| Subprime | 40/30 balloon (Fixed Rate Note) | Sterling National Bank Co. #4072 | FE-5730 (0505) Form 3260.33 (Rev. 5/02) NY | Form 3290 1/01 Form 3260.33 1/01 (Rev.5/0) | 8/21 - BORROWER'S RIGHT TO PREPAY - Form has choice between Prepay and No Prepay. (OK) | 8/21 - Approved. |
| Equity | Inter Vivos Revocable Trust Rider | Greenlight Financial (8489) | VMP 372R (0508) | VMP 372R (9912) | 8/18 - Docs printed and placed in file. 8/21 - Review Completed. | 8/21 - Approved. |
| Equity | HELOC | 123 Loan, Inc (10809) | FE-3130 (CA) (0606) | Form 15513L CA Heloc Combined 03/06 | 8/14 - My Important Obligation: Section not in the seller Docs. | 8/8 - Approved. |
| Prime | Non Conforming ARM 6m LIBOR I/O | Mortgage Network, Inc (2150) | FE-4267 (FL) (0203),01 | HF410142.FL-05/04 | 8/8 - No Material Difference. | 8/9 - Approved. |
| Prime | Pay Option ARM - MTA | Americash (8089) | FE-5312 (0511) | FE-5312 (0511) | 8/8 - No Material Differences | 8/8 - Approved. |
| Equity | HELOC | Cal-Bay Mortgage (543) | FE-3130 (CA) (0606) | HELOC - CA Agreement & Disclosure. 04/11/2004 | 7/26 - CLD Annual fee is \$75. vs Seller - Annual Fee is \$100. CLD Docs. Section 12(7) Your Rights to Temporarily Suspend my Loans or Reduce my Credit Limit. - My billing right not in the seller Docs. | 8/8 - Approved for this Bulk. The approval is based off the imaged file I looked at containing a copy of the billing rights. Equity must ensure that all loans have a copy of the billing rights in the file. (Ron Email 8/8/06 10:05am) |
| Equity | CES | Mortgage Loan Specialists, Inc (9315) | FE-4198(NJ) (0405) | Form 3931 NJ | 8/2 - No Material Difference | 8/2 - Approved |

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| Equity | Security Instrument (Ohio) | Franklin Savings and Loans Co. (11457) | Form 3036 1/01 (OH SI) | Form A3036 [1/01] | 7/26 - No Material Difference. | 7/25 - Approved |
| Equity | HELOC (AZ Deed of Trust) | Pulte Mortgage LLC (1714) | FE-4331(AZ) (0304) | FE-4331(AZ) (0204) | 7/25 - No Material Difference. | 7/25 - Approved |
| Equity | CES I/O Addendum and CES I/O Balloon Rider. (1714) | Pulte Mortgage LLC (1714) | FE-4115(CA) (0210) Note FE-4114(CA) (0210) Balloon Note. FE-4115(CA) (0210) Note FE-4114(CA) (0210) Balloon Note. | I/O Addendum (5/05, 7/04) /Rider (4/04) | 7/18 - AL: No Material difference. 7/18 - AK: No Material difference. 7/18 - AZ: No Material Difference. 7/18 - CA: No Material difference. 7/18 - CO: No Material Difference. 7/18 - CT: No Material Difference. 7/18 - DE: No Material Difference. 7/18 - DC: No Material Difference. 7/18 - FL: No Material Difference. 7/18 - GA: No Material Difference. 7/18 - HI: No Material Difference. 7/18 - ID: No Material Difference. 7/18 - IL: No Material Difference. 7/18 - IN: late charge is \$16.50 vs. Seller Note 5%. Balloon: We do not currently offer this loans program in the state of Indiana. Seller Note 5%. Balloon: No Material difference. 7/18 - IA: No Material Difference. 7/18 - KS: Late charge is the lesser of 5% of unpaid installment amount or \$25 whichever is less vs. Seller Note 5%. Balloon: No Material difference. 7/18 - KY: No Material Difference. 7/18 - LA: No Material Difference. 7/18 - ME: We do not currently offer this loans program in the state of Maine. 7/18 - MD: No Material Difference. 7/18 - MA: Late charge is 3% vs. Seller Note 5%. Balloon I/O Addendum do not comply with the state guidelines. 7/18 - MI: No Material Difference. 7/18 - MN: No Material Difference. 7/20 - MS: Late charge is 4% vs. Seller Note 5%. 7/20 - MO: Late charge is 5% Not to exceed \$50 vs. Seller Note 5%. | 7/24 - Approved for specific states only. (AL, AK, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IA, KS (Balloon), KY, LA, MD, MI, MN, MT, NE, NV, NH, NM, ND, OK, OR, PA, RI, SD, TN, UT, VT, VA, WI, WY). |
| Prime | Pay Option ARM - 1m MTA | Mila, Inc. (5693) | FE-5312 (0511) CA | Mila MTA Index (Rev. 03/22/05) CA | 7/21 - No Material Difference | 7/21 - Approved |
| Prime | Pay Option ARM - 1m MTA | Mila, Inc. (5693) | FE-5312 (0511) AZ | Mila MTA Index (Rev. 03/22/05) AZ | 7/21 - No Material Difference | 7/21 - Approved |
| Prime | Pay Option ARM - 1m MTA | Mila, Inc. (5693) | FE-5312 (0511) MN | Mila MTA Index (Rev. 03/06) MN | 7/21 - No Material Difference | 7/21 - Approved |
| Prime | Pay Option ARM - 1m MTA | Mila, Inc. (5693) | FE-5312 (0511) FL | Mila MTA Index (Rev. 03/06) FL | 7/21 - No Material Difference | 7/21 - Approved |

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| Equity | CES IO Balloon (88:16) | Franklin Bank SSB (88:16) | FE-5727 (WY) (06/05) FE-5726 (WY) (06/05) 7/14/05) | Form 3271 1/01 (n3271.mls Rev. Form 3271 1/01 (n3271bal.mls - Rev. 3/1/06) | 7/11 - I/O Balloon does not have the conditional right to refinance. Verbiage "The conditional right to refinance is acceptable" | 7/20 - Approved. Per Jessica's email of 7/19/2006 5:57 pm "The conditional right to refinance is acceptable" |
| Equity | CES IO Fixed Note/ Balloon | Franklin Bank SSB (88:16) | FE-5702 (OK) (06/05) Notes FE-5701 (OK) (06/05) Balloon | Form 3271 1/01 (n3271.mls- Rev. 7/14/2005) OK (n3271Bal.mls- Rev. 03/1/2006) OK | 7/11 - NOTE: No material differences. I/O Balloon: - CLD Doc Section 3 (C) Balloon Payment and Right to Refinance vs. Seller Doc "not stated" | 7/20 - Approved. Per Jessica's email of 7/19/2006 5:57 pm "The conditional right to refinance is acceptable" |
| Equity | CES IO Balloon | Franklin Bank SSB (88:16) | FE-5643 (CO) (06/05) Note FE-5644 (CO) (06/05) Balloon | Form 3271 1/01 (n3271.mls- Rev. 7/14/2005) CO (n3271Bal.mls- Rev. 03/1/2006) CO | 6/28 - NOTE: No material differences. I/O Balloon: - CLD Doc Section 3 (C) Balloon Payment and Right to Refinance vs. Seller Doc "not stated" | 7/20 - Approved. Per Jessica's email of 7/19/2006 5:57 pm "The conditional right to refinance is acceptable" |
| Equity | CES IO Balloon | Franklin Bank SSB (88:16) | FE-5658 (ID) (06/05) Note FE-5657 (ID) (06/05) Balloon | Form 3271 1/01 (n3271.mls- Rev. 7/14/2005) ID (n3271Bal.mls- Rev. 03/1/2006) ID | 6/28 - NOTE: No material differences. I/O Balloon: - CLD Doc Section 3 (C) Balloon Payment and Right to Refinance vs. Seller Doc "not stated" | 7/20 - Approved. Per Jessica's email of 7/19/2006 5:57 pm "The conditional right to refinance is acceptable" |
| Equity | CES IO Balloon (88:16) | Franklin Bank SSB (88:16) | FE-5715 (UT) (06/05) FE-5714 (UT) (06/05) Balloon | Form 3271 1/01 (n3271.mls- Rev. 7/14/2005) UT (n3271Bal.mls- Rev. 03/1/2006) UT | 6/28 - NOTE: No material differences. I/O Balloon: - CLD Doc Section 3 (C) Balloon Payment and Right to Refinance vs. Seller Doc "not stated" | 7/20 - Approved. Per Jessica's email of 7/19/2006 5:57 pm "The conditional right to refinance is acceptable" |
| Equity | CES Balloon | Opes Advisors, Inc (10418) | FE-4114(CA) (0210) Balloon | Form 75 (CA) Rev. | 7/19 - Seller Note " This Note is a Contract for a Short Term Loan " vs. CLD Note (verbiage not stated) | 7/20 - Approved. As per Jessica email of 7/19/2006 05:58pm "That being said we can accept the form for any loans that are not already in-house." |
| Equity | CES 10/5y I/O Fixed Note | Franklin Bank SSB (88:16) | FE-5685 (NC) (06/05) Note | Form 3271 1/01 (n3271.mls- Rev. 7/14/2005) NC | 7/19 - Note material Difference. Note is for CES 10/5y Amortization. | 7/20 - CHL do not currently offer this loan program in the state of NC. This Note is Approved for all loan programs countrywide currently offer in the state of NC. |

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| CES Note/Balloon/Add. | Mila (#5693) | FE-4239 (VA) (0508) FE-4238 (VA) (0508) FE-5201 (0505) Add. | Form 3947 Mila Modified (06/06) VA Form 3260 Mila Modified (06/06) VA | 7/6 - Note: No Material Difference. 7/7 - Balloon: - CLD Doc. " If I choose to make a partial prepayment, the Not Holder may require to make repayment on the same day with monthly payment due. vs. Seller Doc Not stated. 7/7 - Addendum: Not Material Difference. | 7/19 - Approved. |
| Equity | CES Note / Balloon | Mila (#5693) | FE-4130 (FL) (02/10) Note FE-4129 (FL) (02/10) Balloon | Form 3910 Mila Modified (06/06) FL Form 3260 Mila Modified (06/06) FL choose to make a partial prepayment, the Not Holder may require to make repayment on the same day with monthly payment due. vs. Seller Doc Not stated. | 7/6 - Note: No Material Difference. 7/6 - Balloon: - CLD Doc. " If I choose to make a partial prepayment, the Not Holder may require to make repayment on the same day with monthly payment due. vs. Seller Doc Not stated. |
| Prime | NC Interest Only Fixed | Mortgage Lenders Network USA (8850) | FE-3166 (05/06) | Form 3271.33 (10/01) | 7/11 - No Material Difference. |
| Equity | HELOC FEE Addendum | Home Loan Center, Inc (8752) | FE-3132 (06/06) | 50314L1 | 7/14 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5711 (SD) (06/05) Note FE-5710 (SD) (06/05) Balloon | Form 3271.101 (n3271.mls- Rev. 7/14/2005) SD (n3271.Bal.mls- Rev. 03/12/2006) SD | 7/12 - Approved. As long as they state on their note "See Fee Addendum" |
| Equity | CES Note | Mila (#5693) | FE-4248 (VI) (02/10) FE-4247 (VI) (02/10) FE-5201 (04/12) Add. | Form 3250 Mila Modified (06/06) WI Form 3260 Mila Modified (06/06) WI Mila 4064 (05/06) Add. (VI) | 7/11 - No Material Difference. |
| Equity | CES Note | Mila (#5693) | FE-4178 (MS) (02/10) FE-5202 (05/03) Add. | Form 3928 Mila Modified (05/06) MS Mila 4060 (05/06) Add. (MS) | 7/7 - No Material Difference. |
| Equity | CES Note | Mila (#5693) | FE-4172 (MN) (02/10) FE-5201 (04/12) Add. | Form 3924 Mila Modified (05/06) MN Mila 4058 (05/06) Add. (MN) | 7/7 - No Material Difference. |
| Equity | CES Note | Mila (#5693) | FE-4154 (KY) (02/10) FE-5201 (04/12) Add. | Form 3918 Mila Modified (05/06) KY Mila 4057 (05/06) Add. (KY) | 7/7 - No Material Difference. |
| Equity | CES Note | Mila (#5693) | FE-4148 (IN) (02/10) FE-5201 (04/12) Add. | Form 3915 Mila Modified (05/06) IN Mila 4056 (05/06) Add. (IN) | 7/7 - No Material Difference. |
| Equity | CES Note | Mila (#5693) | FE-4118 (CO) (02/10) FE-5201 (04/12) Add. | Form 3906 Mila Modified (05/06) CO | 7/7 - Approved. |
| Equity | CES Note | Mila (#5693) | FE-4212 (OK) (02/10) FE-5201 (04/12) Add. | Form 3937 Mila Modified (05/06) OK | 7/6 - Approved. |
| Equity | CES Note | Mila (#5693) | FE-4215 (OR) (02/10) FE-5201 (04/12) Add. | Form 3938 Mila Modified (05/06) OR | 7/6 - Approved. |

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| Equity | CES Note | Mila (#5693) | FE-4230 (TN) (0505) FE-5201 (0412) Add. | Form 3945 Mila Modified (05/06) TN | 7/6 - No Material Difference | 7/6 - Approved. |
| Equity | CES Note | Mila (#5693) | FE-4187 (ND) (0210) FE-5201 (0412) Add. | Form 3935 Mila Modified (05/06) ND | 7/6 - No Material Difference | 7/6 - Approved. |
| Equity | CES Note | Mila (#5693) | FE-4184 (NC) (0210) FE-5201 (0412) Add. | Form 3934 Mila Modified (05/06) NC | 7/6 - No Material Difference | 7/6 - Approved. |
| Equity | CES Note | Mila (#5693) | FE-4203 (NY) (0210) FE-5201 (0412) Add. | Form 3929 Mila Modified (05/06) NY | 7/6 - No Material Difference | 7/6 - Approved. |
| Equity | CES Note | Mila (#5693) | FE-4190 (NE) (0210) FE-5201 (0412) Add. | Form 3928 Mila Modified (05/06) NE | 7/6 - No Material Difference | 7/6 - Approved. |
| Equity | CES Note | Mila (#5693) | FE-4181 (MT) (0210) FE-5201 (0412) Add. | Form 3927 Mila Modified (05/06) MT | 7/6 - No Material Difference | 7/6 - Approved. |
| Equity | CES Note | Mila (#5693) | FE-4169 (MI) (0210) FE-5201 (0412) Add. | Form 3923 Mila Modified (05/06) MI | 7/6 - No Material Difference | 7/6 - Approved. |
| Equity | CES Note | Mila (#5693) | FE-4145 (IL) (0210) FE-5201 (0412) Add. | Form 3914 Mila Modified (05/06) IL | 7/6 - No Material Difference | 7/6 - Approved. |
| Equity | CES Note | Mila (#5693) | FE-4133 (GA) (0210) FE-5201 (0412) Add. | Form 3911 Mila Modified (05/06) GA | 7/6 - No Material Difference | 7/6 - Approved. |
| Equity | CES Note | Mila (#5693) | FE-4236 (UT) (0405) FE-5201 (0412) Add. | Form 3945 Mila Modified (05/06) UT | 7/6 - No Material Difference | 7/6 - Approved. |
| Equity | CES Note | Mila (#5693) | FE-4112 (AZ) (0210) FE-5201 (0412) Add. | Form 3903 Mila Modified (05/06) AZ | 7/6 - No Material Difference | 7/6 - Approved. |
| Equity | CES Note | Mila (#5693) | FE-4115 (CA) (0210) FE-5201 (0412) Add. | Form 3805 Mila Modified (05/06) CA | 7/6 - No Material Difference | 7/6 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5883 (MT) (0805) Note FE-5882 (MT) (0805) Balloon | Form 3271 1/01 (mt3271.mls- Rev. 7/14/2005) MT (mt3271Bal.mls- Rev. 03/1/2006) MT | 7/5 - No Material Difference. | 7/6 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5896 (NM) (0805) Note FE-5895 (NM) (0805) Balloon | Form 3271 1/01 (mt3271.mls- Rev. 7/14/2005) NM (mt3271Bal.mls- Rev. 03/1/2006) NM | 7/5 - No Material Difference. | 7/5 - Approved. |
| Equity | CES 15 yr IO Balloon | Tower Mortgage Capital, Inc. (#9260) | FE-5842 (CA) (0805) Balloon | FE-5642 (CA) (0805) Balloon | 6/23 - No Difference. | 6/30 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5875 (MI) (08/05) Note FE-5874 (MI) (08/05) Balloon | Form 3271 1/01 (mt3271.mls- Rev. 7/14/2005) MI (mt3271Bal.mls- Rev. 03/1/2006) MI | 6/23 - No Material Difference. | 6/30 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5877 (MN) (08/05) Note FE-5876 (MN) (08/05) Balloon | Form 3271 1/01 (mt3271.mls- Rev. 7/14/2005) MN (mt3271Bal.mls- Rev. 03/1/2006) MN | 6/23 - No Material Difference. | 6/30 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5879 (MS) (08/05) Note FE-5880 (MS) (08/05) Balloon | Form 3271 1/01 (mt3271.mls- Rev. 7/14/2005) MS (mt3271Bal.mls- Rev. 03/1/2006) MS | 6/23 - No Material Difference. | 6/30 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5860 (IL) (08/05) Note FE-5859 (IL) (08/05) Balloon | Form 3271 1/01 (mt3271.mls- Rev. 7/14/2005) IL (mt3271Bal.mls- Rev. 03/1/2006) IL | 6/23 - No Material Difference. | 6/28 - Approved. |

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| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5667 (KY) (06/05) Note FE-5666 (KY) (06/05) Balloon | Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) KY (nt3271Bal.mls- Rev. 03/12/2006) | 6/23 - No Material Difference. | 6/28 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5645 (CT) (06/05) Note FE-5646 (CT) (06/05) Balloon | Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) CT (nt3271Bal.mls- Rev. 03/12/2006) | 6/23 - No Material Difference. | 6/28 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5648 (DE) (06/05) Note FE-5647 (DE) (06/05) Balloon | Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) DE (nt3271Bal.mls- Rev. 03/12/2006) | 6/23 - No Material Difference. | 6/28 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5656 (HI) (06/05) Note FE-5655 (HI) (06/05) Balloon | Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) HI (nt3271Bal.mls- Rev. 03/12/2006) | 6/23 - No Material Difference. | 6/28 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5719 (VA) (06/05) Note FE-5718 (VA) (06/05) Balloon | Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) VA (nt3271Bal.mls- Rev. 03/12/2006) | 6/23 - No Material Difference. | 6/28 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5725 (WI) (06/05) Note FE-5724 (WI) (06/05) Balloon | Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) WI (nt3271Bal.mls- Rev. 03/12/2006) | 6/23 - No Material Difference. | 6/27 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5725 (WI) (06/05) Note FE-5724 (WI) (06/05) Balloon | Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) WI (nt3271Bal.mls- Rev. 03/12/2006) | 6/26 - CLD Docs (Notice to Customer) Section vs. Seller Doc "Not in Seller's Doc" CLD Doc Section 3 (Payment will be applied as of its scheduled due date) vs. Seller Doc Section 3. "Does not state" | 6/27 - Approved for closed-end consumer loans of \$25,000 or less. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | | | 6/23 - No Material Difference. | 6/27 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5693 (NH) (06/05) Note FE-5692 (NH) (06/05) Balloon | Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) NH (nt3271Bal.mls- Rev. 03/12/2006) | 6/23 - No Material Difference. | 6/27 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5713 (TN) (06/05) Note FE-5712 (TN) (06/05) Balloon | Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) TN (nt3271Bal.mls- Rev. 03/12/2006) | 6/23 - No Material Difference. | 6/26 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5716 (VT) (06/05) Note FE-5717 (VT) (06/05) Balloon | Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) VT (nt3271Bal.mls- Rev. 03/12/2006) | 6/23 - No Material Difference. | 6/26 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5636 (AL) (06/05) Note FE-5635 (AL) (06/05) Balloon | Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) AL (nt3271Bal.mls- Rev. 03/12/2006) | 6/23 - No Material Difference. | 6/26 - Approved. |

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| Equity | CES IO Balloon | Franklin Bank SSB (88-16) | FE-5638 (AK) (06/05) FE-5637 (AK) (06/05) Balloon | Form 3271 1/01 (m3271.mls- Rev. 7/14/2005) AK (m3271Bal.mls- Rev. 03/12/2006) | 6/23 - No Material Difference. | 6/23 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (88-16) | FE-5652 (FL) (06/05) FE-5651 (FL) (06/05) Balloon | Form 3271 1/01 (m3271.mls- Rev. 7/14/2005) FL (m3271Bal.mls- Rev. 03/12/2006) | 6/23 - No Material Difference. | 6/23 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (88-16) | FE-5681 (MD) (06/05) Note FE-5680 (MD) (06/05) Balloon | Form 3271 1/01 (m3271.mls- Rev. 7/14/2005) MD (m3271Bal.mls- Rev. 03/12/2006) | 6/23 - No Material Difference. | 6/23 - Approved. |
| Equity | CES IO Balloon | Franklin Bank SSB (88-16) | FE-5715 (UT) (06/05) FE-5714 (UT) (06/05) Balloon | Form 3271 1/01 (m3271.mls- Rev. 7/14/2005) UT (m3271Bal.mls- Rev. 03/12/2006) | 6/16 - CLD Doc Section 3 (C) Balloon Payment and Right to Refinance vs. Seller Doc "not stated" Seller Note Section 8 vs. CLD Doc Section 7(C); "Notice of Protest" not included in the Seller Doc". (This can be re-reviewed if the seller could fix this by providing an Addendum, whenever loans are closed in the state of UT. | 6/20 - IO Fixed Note Approved. 6/20 - IO Balloon Declined. Due to Balloon Payment and Right to Refinance not included in the Seller Doc. (This can be re-reviewed if the seller could fix this by providing an Addendum, whenever loans are closed in the state of UT. |
| Equity | CES IO Balloon | Franklin Bank SSB (88-16) | FE-5653 (GA) (06/05) FE-5653 (GA) (06/05) Balloon | Form 3271 1/01 (m3271.mls- Rev. 7/14/2005) GA (m3271Bal.mls- Rev. 03/12/2006) | 6/16 - Seller Note Section 9 vs. CLD Doc Section 7 (C); "Notice of Protest" not included in the Seller Doc". | Approved. Balloon section OK as per Jessica, if the Seller Doc does not include this verbiage due to the cooperate Doc does not include this verbiage. |
| Equity | CES IO Balloon | Franklin Bank SSB (88-16) | FE-5691 (NV) (06/05) FE-5690 (NV) (06/05) Balloon | Form 3271 1/01 (m3271.mls- Rev. 7/14/2005) NV (m3271Bal.mls- Rev. 03/12/2006) | 6/16-CLD Note Section 7 vs. Seller doc 3271 Section 9 "protest" is not included. CLD Balloon Section 7 vs. Seller Doc. Section 9 "protest" is not included. | 6/19 - Approved per Anne waiver for letter of protest is not required. Balloon section OK as per Jessica, if the Seller Doc does not include this verbiage due to the cooperate Doc does not include this verbiage. |
| Equity | CES IO Balloon | Franklin Bank SSB (88-16) | FE-5720 (WA) (06/05) FE-5721 (WA) (06/05) Balloon | Form 3271 1/01 (m3271.mls- Rev. 7/14/2005) WA (m3271Bal.mls- Rev. 03/12/2006) | 6/16 - Seller Note Section 9 vs. CLD Doc Section 7 (C); "Notice of Protest" not included in the Seller Doc". | 6/19 - Approved per Anne waiver for letter of protest is not required. Balloon section OK as per Jessica, if the Seller Doc does not include this verbiage due to the cooperate Doc does not include this verbiage. |
| Equity | CES IO Balloon | Franklin Bank SSB (88-16) | FE-5652 (FL) (06/05) FE-5651 (FL) (06/05) Balloon | Form 3271 1/01 (m3271.mls- Rev. 7/14/2005) FL (m3271Bal.mls- Rev. 03/12/2006) | 6/16-CLD Note Section 7 vs. Seller doc 3271 Section 9 "protest" is not included. CLD Balloon Section 7 vs. Seller Doc. Section 9 "protest" is not included. CLD Section 10 vs. Seller Doc is missing the Documentary Tax. | 6/19 - Approved per Anne waiver for letter of protest is not required. DocumentaryTax is okay. As per Jessica on the 19/6/06 |
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| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5639 (AZ) (06/05) FE-5640 (AZ) (06/05) Balloon | Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) (nt3271Bal.mls- Rev. 03/12/2006) | 6/16 - Seller Note Section 9 vs. CLD Doc Section 7 (C) : "Notice of Protest" not included in the Seller Doc. | 6/19 - Approved per Anne waiver for letter of protest is not required. Balloon section OK as per Jessica, if the Seller Doc does not include this verbiage due to the cooperate Doc does not include this verbiage. |
| Equity | CES IO Balloon | Franklin Bank SSB (8816) | FE-5641 (CA) (06/05) FE-5642 (CA) (06/05) Balloon | Form 3271 1/01 (nt3271.mls- Rev. 7/14/2005) (nt3271Bal.mls- Rev. 03/12/2006) | 6/9 - Section 5 (Loans Charges) of Seller Doc vs Not included in CLD Docs. - Last paragraph of the Balloon Section not in Seller Docs. | 6/15 - Approved. Balloon section OK as per Jessica, if the Seller Doc does not include this verbiage, due to the cooperate Doc does not include this verbiage. |
| Prime | Pay Option ARM - 1y MTA | Mila, Inc. (5693) | FE-5312 (0511) | Mila MTA Index W/PPP Addendum (Rev. 03/31/06) | 6/13 - No Material Differences | 6/13 - Approved |
| Prime | Pay Option ARM - 1y MTA | Metrocities Mortgage Corp. (2049) | FE-5312 (0511) FE-5202 (0412) PPP Addendum | FE-5312R (0412) 04/05 Note FE-603B1 1-01 603S3 Multi State 11/15/99 FE-603B2 Multi State PPP Rider | 6/9 - No Material Differences. 6/9 - PPP Add: No Material Differences. 6/9 - We do not require Prepayment Penalty Riders to the Security Instrument. Please ensure you include the Prepayment Addendum to the Notes with your Collateral. | 6/12 - Approved. |
| Equity | HELOC | Princeton Capital (7923) | FE-3130 (WA) (0606) FE-3130 (CA) (0606) FE-3130 (OR) (0606) | - WA HELOC Agreement & Disclosure 03/15/05. - CA HELOC Agreement & Disclosure 03/11/05. - OR HELOC Agreement & Disclosure 05/24/06. | 6/5 - "Interest on this note is computed on a 365/365 basis..." - Balloon Section missing. - \$50 Prepayment Penalty vs. No PPP allowed in MN State - Dishonored Item fees: CLD \$15 vs. Seller \$20 for (SD) & (WI) States. - 16 Days or more late. - Late Fee: is 5% or \$5, whichever is greater. Under Provision of Default: - Taking of the property section - Defect of Collateralization Section. - Collateral Damage or loss: Section. - Insecurity: section | 6/8 - Approved as per Catherine response "Non Issues" |

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| Equity | CES Note Balloon | American Investors Bank & Mfg (8917) | FE-4226 (SD) (0405) FE-4171 (MN) (0210) FE-4247 (WI) (0210) | - WA HELOC Agreement & Disclosure 03/15/05. - CA HELOC Agreement & Disclosure 03/11/05. - OR HELOC Agreement & Disclosure 05/24/06. | 6/5 - Interest on this note is computed on a 365/365 basis... - Balloon Section missing. - \$500 Prepayment Penalty vs. No PPP allowed in MN State - Dishonored Item fees: CLD \$15. - Seller \$20 for (SD) & (WI) States. - 16 Days or more late. - Late Fee: Is 5% or \$5, whichever is greater Under Provision of Default: - Taking of the property section - Defect of Collateralization Section. - Collateral Damage or loss: Section. - Insecurity: section | 6/6 - Approved based on the following condition: For the states of : MN - A Prepayment Penalty is not allowed on loans <\$100,000, and must be removed; WI - The WI form is not approved for loans greater than >\$25,000, the dishonored Check fee of \$20, surpasses WI maximum of \$15. |
| Equity | CES 30/15 | MidAmerica Bank # 3475 | FE-4144 (IL) (0210) | Form 3260 (07/05) | 6/5 - No Material Differences | 6/5 - Approved |
| Prime | N/A | CMG | FE-5315 (0511) Note FE-5315 (0511) Rider | 38617/MU 04/05 Note 38617/MU 04/05 Rider PPP Rider | 6/5 - No Material Differences | 6/5 - Approved as per Jessica. Email dated 6/5/06 |
| Equity | N/A | Universal American Mortgage (3088) CA | FE-4114 (CA) (0210) | Form 3905 vmp-75 (CA) (0204)03 | 6/2 - No Material Differences | 6/2 - Approved |
| Equity | N/A | Universal American Mortgage (3088) AZ | FE-4112 (AZ) (0210) | Form 3903 VMP-75 (AZ) (0205) | 6/2 - No Material Differences | 6/2 - Approved |
| Equity | N/A | Universal American Mortgage (3088) AZ | FE-4171 (MN) (0210) | Form 3924 vmp-75(MN) (0207) 01 | 6/2 - No Material Differences. | 6/2 - Approved |
| Prime | N/A | Somerset Mortgage Bank | FE-3130 | Addendum to Note | Document was previously approved for Freedom Mortgage | 6/1 Approved as per Jessica. (We will accept them however the Seller can not start delivering a form until we approve it. We can not approve something in a vacuum. I reviewed the form and this form is approved.) |

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| Equity | HELOC | Land/Home Financial Services (7285) | FE-3130 | HELOC agreement USHEAG.TWG 12/27/05 | Document was previously approved for Freedom Mortgage | 5/30 - Approved. |
| Equity | NC IO | Universal American Mortgage Co. (3088) | FE-3166 (FL) (0301) | FE-3271.1 1/01 | No Material Differences | 5/25 - Approved. |
| Equity | HELOC | Worldwide Financial | FE-3130 | Multistate HELOC agreement | Worldwide offers a 10 year draw, 10 year repay, does not specify that the borrowers will receive an "access card", stipulates that the borrowers would be responsible for an overlimit payment would be overlimit amount plus the greater of \$100 or the amount of accrued but unpaid finance charges, does not stipulate what would happen if the borrowers use an access check to make a payment. The billing rights state that the borrowers must notify the lender 3 business days prior to an automatic payment to stop the auto. pay. The annual fee is \$75 vs. \$50 for CHL and the returned item fee is \$25 vs. \$15 for CHL. | 5/17 - Approved by Greg Baker |

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| Equity | CES IO and CES IO Balloon | Winstar (10070) | CLD CES IO Balloon Note CLD CES Note CLD CES IO Note | CLD CES Balloon Note CLD CES Note Exhibit 039 -Seller's IO Addendum to Note | FE4111 & FE4112 - Sect. 3 - PAYMENTS - IO Addendum has "This payment amount is based on the original principal balance of the Note. This payment amount may change." No indication on what goes in the blank spot. Form FE2639 has "My monthly payment will be in the amount of U.S. \$ ____ for the first months of this Note, and thereafter will be in the amount of U.S. \$ _____. The Note Holder will notify me prior to the date of change in monthly payment." Not on IO Addendum or FE4112. IO Addendum Sect. 4(A) - Late Charge for Overdue Payments - Per StateLink the prepay is 6% or \$5 (whichever is greater). Addendum does not have space for \$ amt. (CLD Seller's Guide shows 5%). Sect. 6 - BORROWER'S PAYMENTS BEFORE THEY ARE DUE- missing paragraph specific to IO period. | 7/7/06 - Form is approved for states where StateLink has the Late Charges listed with only a percentage rate. Those states where there is a percentage or dollar amount listed on StateLink must have the addendum adjusted or that section removed and they must use Sect. 4 A on the note so that it complies with the states guidelines. |
| Equity | CES | BSM Financial, LP (7522) | FE-4232(TX) (0210) Balloon | Modified Form 3260 01/01Balloon | 5/24 No material Differences. | - 5/24 - Approved by Jessica |
| Prime | Non-Conforming ARM 7/1 1w/10y 10 - LIB. | Beazer Mortgage Corporation (11042) | FE-4265 (0603) FE-3502 (0602) | FNMA Form 3528 6/01 L4197/OA 0405 | 5/22 - No material Differences. | - 5/22- Approved by Jessica |
| Prime | CES20, CES 30/15 | National City Mortgage (2246) | FE-4251 (WV) (0210) | IN2NDN4 | -5/18 - Section 6. Late Charges; Return Instrument/ Service Charges. - Section 12. Additional Agreement. - Other Notice. | - 5/22- Approved by Jessica |
| Subprime | CES 30/15 | Sebring Capital Corporation | FE-4208 (OH) (0210) | Form 3260 (03/87) | Missing the OH state disclosures from the top of page 1 and the end of the note. | 5/15 - Approved by Greg and Marius |
| Prime | Exp Crit IO 3/1, 5/1 & 7/1 w/ a 10 year I/O period | NVR (#2299) | FE-4265 (0603) Note FE-4266 (0603) Rider | FNMA Form 3525 6/05 Note Form 3153 2/06 Rider | No material differences between the seller's doc and the CHL doc. | 05/12 Approved |

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| Prime | PayOption ARM (MTA Index) | MILA (#5693) | FE5312 (051) Note FE5312WI (0511) Note | "- Form 5536 (rev 01/05) [MILA Modified KY (Rev. 3-22-05)] Note | Section 7 (A) ("The amount of the charge will be % of my overdue payment of Principal and Interest) | 05/8 Approved |
| Prime | PayOption ARM (MTA Index) | MILA (#5693) | FE5312 (051) Note FE5312WI (0511) Note "Note" | "- Form 5536 5/04 (rev 01/05) [MILA modified MI (Rev. 3-22-05)] Note" | Section 7 (A) ("The amount of the charge will be % of my overdue payment of Principal and Interest) | 05/8 Approved |
| Equity | HELOC 10/10 | Silverstate (6364) | FE 3130(NV) | N/A | 11/14-No material Difference with the exception of fees not listed | 11/14- Approved |
| Equity | HELOC | First Indiana (#1289) | FE-3130(IN) (0601) | ELF-1239010 (0310) | 9/17 - First Indiana wants to deliver 10/10 HELOC in IN. -Late Charge - CLD \$15.00 vs. Seller \$16. -Termination Fee - CLD \$350 vs. Seller \$300 if paid within 2 years. -Return Item Fee - CLD \$15.00 vs. Seller \$32.00. -Seller charges a \$50 fee if account balance is zero for twelve consecutive billing cycles. -Principal Reduction - Seller's doc stipulates that "During the draw period the minimum payment may not fully repay -Set-off included in the Note-Ok no Loan Mod required per Jessica email 8/29 -The billing rights states that the borrower must notify the lender 3 business days prior to an automatic payment to stop the auto pay. -Seller's form does not break down Finance Charges/Other Finance Charges. | 10/16 Approved per Jessica |
| Prime | PayOption ARM (MTA Index) | MILA (#5693) | FE5312 (051) Note FE5312WI (0511) Note | "- Form 5536 5/04 (rev 01/05) [MILA modified MN (Rev. 3-22-05)] Note" | Section 7 (A) ("The amount of the charge will be % of my overdue payment of Principal and Interest) | 05/8 Approved |
| Prime | PayOption ARM (MTA Index) | MILA (#5693) | FE5312 (051) Note FE5312WI (0511) Note | "- Form 5536 5/04 (rev 01/05) [MILA modified MO (Rev. 3-22-05)] Note" | Section 7 (A) ("The amount of the charge will be % of my overdue payment of Principal and Interest) | 05/8 Approved |
| Prime | PayOption ARM (MTA Index) | MILA (#5693) | FE5312 (051) Note FE5312WI (0511) Note | "- Form 5536 5/04 (rev 01/05) [MILA modified Multi-State (Rev. 3-22-05)] Note" | Section 7 (A) ("The amount of the charge will be % of my overdue payment of Principal and Interest) | 05/8 Approved |

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| Prime | PayOption ARM (MTA Index) | MILA (#5693) | FE5312 (0511) Note FE5312WI (0511) Note | " MILA modified Multi-State (Rev. 03-01-06) Note" | Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest) | 05/8 Approved |
| Prime | PayOption ARM (MTA Index) | MILA (#5693) | FE5312 (0511) Note FE5312WI (0511) Note | " - Form 5536 5/04 (rev 01/05) [MILA modified OH (Rev. 3-22-05)] Note" | Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest) | 05/8 Approved |
| Prime | PayOption ARM (MTA Index) | MILA (#5693) | FE5312 (0511) Note FE5312WI (0511) Note | " - Form 5536 5/04 (rev 01/05) [MILA modified WI (Rev. 3-22-05)] Note" | Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest) | 05/8 Approved |
| Prime | PayOption ARM (MTA Index) | MILA (#5693) | FE5312 (0511) Note FE5312WI (0511) Note | " - Form 5536 5/04 (rev 01/05) [MILA modified (Rev. 3-22-05)] Note" | Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest) | 05/8 Approved |
| Prime | PayOption ARM (MTA Index) | MILA (#5693) | FE5312 (0511) Note FE5312WI (0511) Note | " - Form 5536 5/04 (rev 01/05) [MILA 4012 (03/06) PrePay Addendum]" | Section 7 (A) (The amount of the charge will be % of my overdue payment of Principal and Interest) | 05/8 Approved |
| Prime | PayOption ARM (MTA Index) | MILA (#5693) | FE5315 (0511) Rider | "- Form 5130 [MILA modified (Rev. 3/22/05)] Rider" | Section 1 Rider (the Principal) Amount to repay could be greater than the amount originally borrowed, but not more than the maximum limit stated in the Note.) | 05/8 Approved |
| Prime | Exp Crit 5/1 ARM IO 1y - Residential L/B | Residential Loan Centers of America, # 8056 | FE-4265 (0603) | FHLMC 5537 (07/05) | After partial prepayment, payment does not adjust until the next interest rate change date. The I/O period disclosure at the end of the C.I.D document is not on the seller's doc. | 5/9 - Approved |

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| Equity | CES | IBC dba First Equity | FE4233-TX (9712) - Note FE4231-TX (0401) - Deed FE4232-TX (0210) - Note FE3198-TX (0409) - Deed | Seller's Note and Deed do not have form numbers on them. | Balloon note SI - borrower and lender can agree in writing to interest being paid on impounds; if lender exercises notice of acceleration, borrowers are given 30 days by seller, v. 21 days by CLD | 5/8 - Approved |
| | | | | Note - seller gives 20 days from date of notice from note holder, CLD provides 10 days. Notices to the borrower are to be mailed per seller docs, CLD docs state it can be mailed or delivered. Giving of notices has notice must be given to the note holder instead of notice must be given to the borrower. | Non-Balloon note - Late charge does not disclose a dollar amount for the max / min late fee. The notice of default allows 20 days after the borrower is notified vs. CLD's 10 days. Giving of notices allows first class mail, CLD requires certified mail. | |
| | | | | Non-Balloon SI - application of payments is different, protection of lender's security doesn't include the part about mortgage insurance, does not specify that the borrowers can go to court when a default has been cured to prove it non-existent, does not have the borrower's right to reinstate. | | |
| Equity | CES | Ryland | FE-4184(NC) (0210) | 3334 (0209) | No material differences. | 05/05/06 - Approved. |
| Equity | CES | MidAmerica Bank | FE-4144 (0210) | 3260 (07/05) | No material differences. | 5/4/06 - Approved. |
| Equity | CES | Michigan Mutual | FE4169-MI (0210) | MI3900 | CLD's doc services to 10 days and Seller doc services to 30 days for mailing of Notice of Default Under the "Waiver" section -CLD's form mentions "protest" and the Seller's doc does not. | Approved, Servicing services to 30 day notice of default per Anne waiver for letter of protest is not required. |
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| Equity | CES 30/15 IO | Steward Financial | N/A - Using copy of corporates docs to compare differences Doc#1E498-CA (12/05)(d) | Seller form # 6285.5 -Note and # 2NDBALN 2544 - Balloon Rider | Seller's doc has a paragraph titled "Loan Charges (not on CLD's form)" | 4/24/06 - Approved by Jessica. |
| Equity | CES IO | Equity 1 Lenders Group | N/A - Using copy of corporates docs to compare differences Doc#1E491-A (12/05)(d) | Seller form # CA1500NT (0208) - (FNIMA #3905 6/84) | Seller's IO addendum does not show recast. | 4/24/06 - Approved by Jessica. |
| Equity | CES | Mortgage Builder | FE4103 (AK) (0210) | S3900-AK-01 (01/03) S3900-01 Multi-State (01/03) | CLD's doc services to 10 days and Seller doc services to 30 days for mailing of Notice of Default Under the "Waiver" section -CLD's form mentions "protest" and the Seller's doc does not. | Approved, Servicing services to 30 day notice of default per Anne waiver for letter of protest is not required. |
| Equity | CES 30/15 IO | Provident Savings Bank, FSB | N/A - Using copy of corporates docs to compare differences Doc#1E498-CA (12/05)(d) | IOCENTP1 (04/2004) | Seller's note is specific to the IO payment limit for the first 120 months and also the P&I amt thereafter. CLD only states initial payment amount. | 4/24/06 - Approved by Jessica. |
| Equity | Texas Plain Language Docs | Milestone Mortgage/Classic Home Lending (#5289) | FE3199 and FE 3197 | Seller's version of forms | | Approved by Jessica on 4/6/06 |
| Equity | CES | Capital One | FE 4244 (WA) FE 4112 (AZ) FE 4145 (IL) FE 4169 (MI) | Varios FNIMA docs | | Approved by Marilyn on 3/23/06 |
| Equity | CES | Everbank (#152) | FE 4130 (FL) (0210) | Modified Form 3210 (1/01) | | Approved by Marilyn for Bulk Bid on 3/22/06 |

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| Equity | CES | Hancock Bank (#1846) | FE4106-AL (0210) FE4130-FI (0210) FE4133-GA (0210) FE4157-LA (0401) FE4178-MS (0210) | FNMA Form 3901 (VMP 75-AL) 05/02 (0205) FNMA Form 3910 Amended 10/98 (VMP 75-FI) (0303) FNMA Form 3911 (VMP 75-GA) 07/02 (0207) FNMA Form 3919 (VMP 75-LA) 11/03 (0311) FNMA Form 3925 (VMP 75-MS) 05/02 (0208) | Approved by Marilyn on 3/28/06 |
| Equity | HELOCs | Winstar | HELOC A&D | HELOC Draw Period Addendum Restricts draw after initial draw for 6-8 weeks | Approved - 2/13 |
| Prime | Texas (a)(6) | American Home Mortgage | FE-5611 and FE-5602 | Acknowledgement of Advance Disclosure Doc ID# 6882 (rev. 09/24/03) & Affidavit of Fair Market Value VMP # 8033 (rev. 9903) The affidavit of fair market value does not contain all verbiage CHL docs has. Acknowledgement of advance disclosure is missing many of the acknowledgements regarding the HUD that the CHL does contain. | 4/26 - approved by Jessica. |
| Prime | 3/1 -1yr libor | Huntington National Bank#2975 | fm3528 (6/01) | fm3526 (6/01) | Approved by Secondary |
| Prime | Interest Only | CTX | FE-3502 FE-3501 | Form 603 F 1/01 IO Addendum to ARM Rider Form 603 E 1/01 IO Addendum to ARM Note 1201 1/01 LIBOR Addendum to Note 1202 1/01 LIBOR Addendum to Rider | Approved granted by Jessica to use Form 603F in lieu of FE-3501 and Form 603E in lieu of FE-3502. 5/24 - Forms 1201 and 1202 are approved. |
| Prime | Down East Mortgage | | 3271.20 (Maine) | 3271 (modified for Maine with state specific language) | 4/24/06 - Approved by Jessica. -Maine has state specific language (not on multi state form) "If Lender requires immediate payment in full under this Section 18, Lender will give me a notice which states this requirement following the procedures in Section 15. The notice will give me at least 15 days to cure the default. If Lender fails to receive payment in full within 15 days, Lender may foreclose on the property." (Maine Statute) |

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| Prime | NC Interest Only Fixed & Hybrids | Liberty Savings (#5714) NC IO Fixed Note (FE3166), NC IO 3/1 & 5/1 Note (FE4285) and NC IO ARM Rider (FE4286) | Agency forms: Fixed Note (3271), Hybrid Note (3530), ARM Rider (3187) | Approved with conditions - 3/6. L. Kelly sent note to Joel Dulmage, et al on 3/6 re approval and conditions. |
| Subprime | CES | Seuring Capital (#8020), FE-4133 (GA) (02:10) | 3911 (no revision date given) | 5/10 - Per review with Jessica on 5/09 and confirmation e-mail from Kris Miller stating the form is not for a CES Balloon, this form is approved. |
| Prime | PayOption Arm (MTA) | United Financial (#3:32) | FE 5312 (0511) Note FE 5315 (0511) Rider | Paragraph 4(D) "Payment of Note Holder's Costs and Expenses." Seller's doc has "Those expenses include, for example, court cost and 15% of the principal and interest then due in payment of the Note Holder's attorneys' fees". CLD's doc only has "Those expenses include, for example, reasonable attorneys fees. |
| Prime | | | | 9/26/2006 - Approved. Please keep in mind - For all of our State-Specific Notes (Alaska, Florida, Louisiana, New Hampshire, Vermont, Virginia, West Virginia and Wisconsin) the required State-Specific Guidelines must be included into the approved United Financial PayOption Note. |